

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Juan Olmeda Jr.</u> | Social Security number or ITIN | xxx-xx-0800 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 14-34610-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan Olmeda Jr.

2/25/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Juan Olmeda, Jr.
DebtorCase No. 14-34610-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 25

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db +Juan Olmeda, Jr., 515 S 3rd Street, Apt 12, Vineland, NJ 08360-5280
 515245883 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515212717 +Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
 516728098 +GCAT Management Services, 1209 Orange Street Wilmington, DE 19801, GCAT Management Services, 1209 Orange Street Wilmington, DE 19801-1120
 516728097 GCAT Management Services, 1209 Orange Street Wilmington, DE 19801
 516728353 +MTGLQ Investors, LP, Rushmore LMS, P.O. Box 55004 Irving CA 92619-2708, MTGLQ Investors, LP, Rushmore LMS, P.O. Box 55004 Irving CA 92619-5004
 516728352 MTGLQ Investors, LP, Rushmore LMS, P.O. Box 55004 Irving CA 92619-2708
 516552295 MTGLQ Investors, LP, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 515736382 +MTGLQ Investors, LP, Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515212719 +Susquehanna Bank, 13511 Label Lane, Hagerstown, MD 21740-2466
 515312261 +United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
 515405569 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 25 2020 23:59:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515212714 +EDI: GMACFS.COM Feb 26 2020 04:18:00 Ally Financial, Po Box 130424, Roseville, MN 55113-0004
 515212715 EDI: WFFC.COM Feb 26 2020 04:18:00 America's Servicing Company, P.O. Box 10328, Des Moines, IA 50306-0328
 515212716 +EDI: BANKAMER.COM Feb 26 2020 04:18:00 Bank Of America, P.O. Box 15220, Wilmington, DE 19886-5220
 515212718 EDI: CHASE.COM Feb 26 2020 04:18:00 Chase, PO Box 15153, Wilimington, DE 19886-5153
 515312263 EDI: IRS.COM Feb 26 2020 04:18:00 IRS, 955 S. Springfield Ave., Bldg A, Springfield, NJ 07081
 517796207 EDI: JEFFERSONCAP.COM Feb 26 2020 04:18:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
 517796207 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 25 2020 23:59:44 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
 517796208 EDI: JEFFERSONCAP.COM Feb 26 2020 04:18:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
 517796208 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 25 2020 23:59:45 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
 515433108 EDI: PRA.COM Feb 26 2020 04:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
 515434801 EDI: PRA.COM Feb 26 2020 04:18:00 Portfolio Recovery Associates, LLC, c/o Elan - Susquehanna Bank, POB 41067, Norfolk VA 23541
 515312260 +E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, New Jersey 07102-2527
 515409476 +EDI: WFFC.COM Feb 26 2020 04:18:00 Wells Fargo Bank, N.A., Americas Servicing Company, ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA
 515312262* Internal Revenue Service, Special Procedures Branch, PO Box 744, Springfield, NJ 07081-0744
 515312259* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Feb 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor WELLS FARGO BANK, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Juan Olmeda, Jr. mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 6